

Are You Ready To Enroll? Six Easy Tips from Cigna to Use Now When You Sign Up for Health Care Benefits

BLOOMFIELD, Conn., October 11, 2011 - Take your time now, and you can avoid unexpected and unpleasant surprises down the road. That may be the simplest and best advice for the millions of Americans facing the annual task of choosing a health care plan during open enrollment, according to a new Cigna-GfK Roper survey.

The telephone [survey](#), conducted among a nationally-representative sample of American adults with private health insurance who play a role in picking their policy, found that many Americans report confusion and misunderstanding when it comes to health insurance. A lack of time spent reviewing their health care plan compounds this problem for about one third of those surveyed, suggesting at least an estimated 50 million people with private health care coverage aren't getting or using the information they need to make the best choice for themselves and their families.¹ For example, among those surveyed:

- Thirty percent agreed they had been surprised that a condition or procedure wasn't covered as they expected when they tried to use their plan, or they had some other unexpected complication with their coverage. Of this group, half (49 percent) said they feel like they "missed important information" when picking their plan.
- More than a third (36 percent) reported they spent less than one hour choosing their plan; one in five (21 percent) said he or she spent fewer than 30 minutes.
- About one third (35 percent) said that when they last signed up for a plan, they didn't realize some things that were previously covered were no longer covered.
- Three in 10 agreed the last time they signed up for a plan, they didn't spend enough time considering which plan would be best for them.

"It's a natural tendency for many people to leave their decision to the last minute, just sign up again for whatever plan they had last year or not really pay any attention until they need to use their coverage," said Ingrid Lindberg, Cigna chief customer experience officer. "But not being prepared can lead to future problems.

"Cigna works to support all individuals and give them access to easy-to-understand information that will help them choose health services that are tailored to meet their needs at each stage of life," Lindberg said. "I encourage people to think about their health care needs for the coming year, for example, are they getting married, having a baby or have they recently learned they have a chronic illness? That way, they can compare changes in their personal circumstances to the health care plans being offered. With health care costs being what they are, it's time well spent."

What's more, significant numbers of people aren't able to say for sure whether their plan includes programs to help them be healthy or to compare the costs and quality of their health care. The survey revealed that half or more of those surveyed don't know if their plan offers a way to compare care quality or cost among health care professionals using the Internet, discounts on health and wellness products/services, health coaching over the phone, or price estimates for different types of care prior to receiving the care.

"Not knowing about these value-added programs and not taking advantage of them is like leaving money on the table," Lindberg said. "There are many more tools and programs for people than in the past, and many employers are even offering wellness programs in the workplace. My advice is to learn about the programs the plan includes, and use them. A good place to start is your employer's or health plan's web site or a call to your health plan."

In the survey, about half - 48 percent - said they find their health plan literature too confusing, pointing to an opportunity for those who people rely on for information - their health insurers, employers and doctors - to focus more on giving key information faster and making it easier to digest.

Lindberg said Cigna has been proactively working to make health care insurance easier to understand. Major initiatives have included a complete redesign of the company's enrollment materials and personalized customer portal, mycigna.com; an overhaul of the customer Explanation of Benefits (EOB) which was recently recognized with awards for excellence by [DALBAR, Inc.](#) and [The Center for Plain Language](#); development of its [Let's Be Clear](#) campaign, including standards to reduce the use of industry jargon and improve understanding, and the introduction of [Cigna mobile](#), which allows people to access plan information or speed-dial customer service from any web-enabled phone. In addition, Cigna was the first national health service company to provide 24/7/365 customer service availability to its health plan customers.

There are some basic tips that consumers should consider every year when choosing a health plan, adds Lindberg. These include:

1.

Don't assume. **Check** to be sure your **doctor is in the network**.

2.

Confirm your **prescription drugs are covered**. Also, to help you plan, it's a good idea to know how much your maintenance drug costs, know whether a generic or over-the-counter medication is available and appropriate for you, and to compare costs at different pharmacies.

3.

Review your health each year. Individuals and families may have different health needs each year. For example, are you having a baby? Do you or your child need braces?

4.

Check what's offered by your health plan. **Consumers can save money** by using many of the services included in their health plan benefits, such as discounts to gyms and weight loss programs or health and wellness programs.

5.

Look online. Health plans often have online information and mobile access to tools that can help compare cost and quality among doctors or hospitals and prescription drugs. Online information may also include coaching programs as well as easy ways to check claim status or get additional information about covered benefits.

6.

Don't forget about **dental, vision and disability insurance**. These are important kinds of insurance and usually cost less if you purchase them through an employer.

How the survey was conducted.

This national telephone survey was conducted among 772 American adults ages 18+ in the contiguous United States who have private insurance and who report playing a role in picking their health insurance policy. A random digit dial (RDD) sampling method was used to ensure a nationally-representative sample across regions and demography. All interviews were conducted on September 16-18 and 23-25, 2011 and took, on average, 6 minutes to administer. The average margin of error for the total sample at the 95% confidence level is +/- 4 percentage points.

About CIGNA

Cigna (NYSE: CI) is a global health service and financial company dedicated to helping people improve their health, well-being and sense of security. Cigna Corporation's operating subsidiaries in the United States provide an integrated suite of health services, such as medical, dental, behavioral health, pharmacy and vision care benefits, as well as group life, accident and disability insurance. Cigna maintains sales capability in 30 countries and jurisdictions and has approximately 66 million customer relationships throughout the world. All products and services are provided exclusively through such operating subsidiaries and not by Cigna Corporation. Such operating subsidiaries include Life Insurance Company of North America, Cigna Life Insurance Company of New York, and Connecticut General Life Insurance Company. To learn more about Cigna, visit www.cigna.com. To sign up for email alerts or an RSS feed of company news, log on to <http://www.cigna.com/newsroom/rss>. Also, follow us on Twitter at [@cigna](https://twitter.com/cigna), visit Cigna's YouTube channel at <http://www.youtube.com/cigna> and listen to Cigna's podcast series with healthy tips and information at <http://www.cigna.com/podcasts> or by searching "Cigna" in iTunes.

1 Paul Fronstin, "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2011 Current Population Survey," EBRI Issue Brief, no. 362, September 2011. www.ebri.org